

BEST NEWSLETTER

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BEST Line 1-800-997-2378 or 527-2378 TDD 1-800-382-0893 or 565-2276

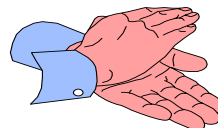
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Comments From Our Branch Chief

We continue to see a number of changes in the Federal benefits programs. During last year alone, we saw the Federal Employees Health Benefits Premium Conversion, the Children's Equity Act, the Federal Erroneous Retirement Coverage Corrections Act (FERCCA), the Long Term Care Bill, the Consolidated Appropriations Act for Fiscal Year 2001, and Public Law 106-361 which eliminated the waiting periods for employees to enroll in the Thrift Savings Plan (TSP) and permits rollovers all passed through legislation. This year, many of those provisions will be implemented, along with additional changes in the TSP, health benefits, and life insurance areas. As such, our goal is to keep you apprised of the numerous changes, their actual implementation dates, and to explain how they will affect you. Many of the changes require modifications to our BEST web and telephone automated systems. However, we want you to rest assured we are on top of it. We encourage you to read our newsletters, review our BEST homepage for "What's New," read our personal letters we send, and to always review your Leave and Earnings Statement. We believe we have an exciting year ahead.

CINDY BIRGE
Chief, Benefits and Entitlements Service Team

It's Hereeeeeeeee! Subscriber Service Is Now Available!



As some of you may remember, we have been working on our subscriber service for some time. We are happy to say it's finally here. Subscriber service will not only reduce printing and postal expenses, but it will also enable us to shorten our newsletters, distribute them quarterly, and provide more timely information. Now, we can send important announcements, such as legislative news, systems problems or enhancements, or other valuable information via E-mail to those who subscribe.

When you subscribe to this service, your E-mail address will automatically be placed on our list server and you will receive our newsletter and other information as it is posted.

Below are specific instructions for subscribing to the BEST Newsletter:

- Access our homepage at <http://www.afpc.randolph.af.mil/dpc/BEST/menu.htm> and click on "Newsletter Subscription Service"
- Click on "Subscribe" for the BEST Newsletter
- Receive a confirmation notice
- If you encounter problems, click on "Help" and follow the instructions on the page.

Best of all, it only takes a moment.

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SYSTEMS PROBLEMS AND ENHANCEMENTS

How Can I Bypass System Verbiage?



Some of you have indicated the verbiage in the BEST telephone automated system is lengthy. System verbiage is used to assist employees in completing transactions or obtaining key information. When conducting a benefits transaction, the verbiage takes the place of the form you previously completed. In order to do so, the verbiage must mirror the information provided on the form. However, you can always bypass system verbiage that does not require an input by pressing the pound (#) button. Between the pound (#) button, and the BEST Telephone Automated System Menu located at <http://www.afpc.randolph.af.mil/dpc/BEST/bestmenu.htm>, you should be able to move swiftly through the BEST telephone system and the menu options.

Do You Have an E-mail Account?



As most you know, it is a requirement to have a valid E-mail account to establish one's User-Id and password for access to the BEST web automated system. Prior to this point, we suggested employees who did not have an E-mail account to establish a free one from sources such as "Hotmail.com." For some bases, this was a problem as they prohibited the use of Hotmail addresses for official purposes. As a result, we are no longer recommending "Hotmail.com." **We believe we have found a better source called Global Internet Mail (GIMail) 2000.** If you do not have an E-mail account, you can establish one via <https://www.gimail.af.mil>. You must create your account from a government computer with the ".mil" domain. Once you establish your E-mail account, you can access it from anywhere in the world as long as you have access to the Web.

To create an account, you should first access GIMail; read the instructions and the "Terms of the Service;" and then scan down to "New Users" and click on "**Click here to register for your own Global Internet Mail 2000 Account.**" You will be prompted to select a Login name and password that you will use to access your E-mail account. There is just one thing to remember - all E-mail, including E-mail for active accounts, automatically expires in 90 days. In addition, all accounts not accessed for 90 days are automatically deleted. Basically, if you create a GIMail account, you will need to establish a new one when your account expires. You will follow the same procedures as described above.

If you have questions regarding the service or need assistance, you can click on "Online Assistance" or call the Air Mobility Command (AMC) Help Desk at DSN: 576-4949 or 618-256-4949 commercial, Option 3, then Option 1.

Web Alert ...Web Alert!

During recent evaluations of “Help Desk” calls, we have discovered a number of employees have called for similar reasons. To assist employees, we have compiled a list of those Help Desk calls and are providing recommended solutions below.

1. **I cannot reach a counselor.** If you have Benefits and Entitlements questions, you can reach a counselor by calling 1-800-997-2378 or 527-2378 within the San Antonio area. Once you reach the main menu of the BEST telephone automated system, where you will hear “press 1 for health benefits, 2 for retirement, 3 for Thrift Savings Plan, and 4 for life insurance,” you will press the number relating to your question or call, and then enter “0” to be transferred to a counselor. Counselors are available Monday - Friday, from 7 A.M. - 7 P.M. Central Standard Time.
2. **I am having problems logging into the AFPC Secure Login Page.** If you have not clicked on the “Civilian” button located at the bottom of the page, you need to do that first to establish your User-Id and password. If that is not the problem, try deleting “saved” passwords from your browser and deleting temporary internet files by going to tools, then Internet options, clicking on the delete files button, and clicking on okay.
3. **I can’t remember my Web password or User-Id.** If it has been longer than 120 days since you’ve accessed the system, your password has been deleted. You can re-establish a new password by clicking on the “Civilian” button located at the bottom of the Login Page. If you have accessed the system within 120 days but can’t remember your User-Id or password, you should contact the Technical Assistance Center via phone or E-mail. Contact information is located on the Login Page.
4. **I input my User-Id and password then clicked on EBIS from the following page. However, EBIS displayed for a few seconds and then the system took me back to the previous page.** You should check your settings by clicking on tools, then temporary internet options, security tab, then the custom level button, then scroll down to scripting and Enable all scripting.
5. **I don’t know my Service Computation Date for Leave** You can obtain your SCD-Leave date by referencing “block 11” of your Leave and Earnings Statement. It is also located in “block 31” of your last SF-50, Notification of Personnel Action.
6. **I input an invalid E-mail address to establish my User-Id and password and the system took it, but later deleted my account.** The system requires a valid E-mail address. If the address is invalid, the system will disable the account. If you don’t have an E-mail address, you can establish one at <https://www.gimail.af.mil>, (see page 2).
7. **I received a “Microsoft vb script runtime error 800a 1ad” error.** You should exit the program and try it again. If unsuccessful, contact the Technical Assistance Center (TAC) via the phone or E-mail address listed on the Login Page.

What’s New on the Web?



We’ve added a link to the new Retirement Estimator developed by the Social Security Administration and the Office of Personnel Management. The new estimator is available for all Federal employees, including those in special occupations such as law enforcement, firefighter, and air traffic controllers. The calculator computes Civil Service Retirement System (CSRS), CSRS Offset, and Federal Employees Retirement System (FERS) benefits for normal, early, or disability retirement. You can also compare FERS versus CSRS benefits. More importantly, it estimates future Social Security, and TSP benefits. It’s great! It is similar to our retirement estimator available through the web and telephone automated system, except it calculates Social Security benefits. We’ve placed it under our “Retirement” section. We’ve also added a “Search” engine, where you can input the subject you’re looking for, and it will locate documents pertinent to your search. We’ve updated our Question and Answer Booklet and other marketing materials, expanded our “What’s New” section, and developed a FERCCA page. Check it out!

UPCOMING EVENTS!

TSP Rollovers Can Be Done in July 2001!

The Thrift Board announces that employees desiring to rollover money from qualified retirement plans can do so starting in July 2001 based upon Public Law 106-361. These plans are limited to pension, profit sharing, and stock bonus plans, and include 401(k) plans. The law also allows rollovers from conduit Individual Retirement Accounts (IRAs) that were set up to accept distributions from qualified retirement plans. However, the law does not permit rollovers from a regular IRA, mutual fund, or savings account. If you are interested in rolling over money from a qualified trust or plan, you should access the TSP page at <http://www.tsp.gov> or contact the TSP Service Office at 504-255-6000 for specific information.

Enroll, Enroll, Enroll - No More Waiting Period!

Newly hired and rehired employees will be able to enroll in TSP without serving the normal waiting period starting this TSP open season, 15 May - 31 Jul 01. TSP transactions will be effective not earlier than 1 Jul 01, depending upon the date you complete your transaction. Prior to this point, newly hired employees had to wait two open seasons, typically a 6 to 9 month period, before they could enroll. With the new provisions of PL 106-361, employees no longer have to wait to enroll, but employees still have to serve the typical waiting period to receive agency matching contributions. For FERS employees, this includes the 1% contribution and the agency matching contributions. CSRS employees do not receive agency contributions. However, both employees can benefit from the before tax savings and the tax deferred earnings. Most of all, you can start building that retirement nest egg.

TSP Contribution Limits Increase!

Thanks to the new Consolidated Appropriations Act for Fiscal Year 2001, contribution limits into the Thrift Savings Plan (TSP) program will increase by 1% each year until they reach 15 % for Federal Employees Retirement System (FERS) employees and 10% for Civil Service Retirement System (CSRS) employees in the year 2005. Then, in 2006, the limits will be lifted entirely. For most employees, this means they can invest more money into TSP. Prior to this point, employees covered by FERS could only invest 10%, and those in the CSRS could only invest 5% of their annual salary. Due to the new legislation, employees can invest an additional 1% starting with the TSP open season running from 15 May - 31 Jul 01. The limits will again increase by 1% in 2002, with the open season that starts 15 Nov 01 - 31 Jan 02, and so forth in 2003, 2004, and 2005. When we reach the open season that starts 15 Nov 05 - 31 Jan 06, employee contribution limits will be lifted entirely, and employees may contribute any dollar amount up to the Internal Revenue Service (IRS) elective deferral limit which always apply. The IRS dollar cap for 2001 is \$10,500.00.

It is important to note the increase in employee limits will not affect government contributions. The maximum government contribution for a FERS employee will continue to be 5%. FERS employees receive a 1% agency contribution, and they receive matching contributions of up to an additional 4% for those investing 5% or more of their salaries. CSRS employees do not receive government contributions.

You are Now Responsible for Catching Thrift Savings Plan (TSP) Errors

The Federal Retirement Thrift Investment Board issued a final regulation on Monday, 12 Mar 01, that puts the responsibility on employees to spot errors that affect how their TSP money is invested. Errors can happen when you move your money from one fund to the next via an Interfund Transfer or when you change your payroll contribution allocation.

When you make either of those changes, you receive documentation verifying the election. Interfund Transfers and Contribution Allocation changes are done directly with the TSP Service Office and are confirmed via documentation sent by the TSP Service Office. Additionally, you receive regular TSP statements providing account activity. Employees are encouraged to review TSP confirmation notices and TSP statements. According to the new guidance, employees have 30 days from the date they receive their confirmation notice or participant statement to report the fund error and request the correction. You can contact the TSP Service Office by calling 1-504-255-6000.

In cases where the agency withholds an incorrect contribution amount, you are permitted up to six months to file a correction request. You should review your Leave and Earnings Statement (LES) to verify your contribution amount. If you should find an error, you should notify BEST by phone, fax, or mail and we will work directly with the Defense Finance and Accounting Service to correct the error. You can contact BEST by calling 1-800-997-2378 or 527-2378 within the San Antonio area.

BENEFIT NEWS!



Are You In Non-Compliance of a Court or Administrative Order?



If the court or administrative order involves carrying health insurance for your child/children, Public Law 106-394, the Federal Employees Health Benefits (FEHB) Children's Equity Act of 2000, will be of significant interest to you. Enacted on 30 October 2000, the new provision requires mandatory self and family coverage for FEHB-eligible employees who do not comply with a court or administrative order to provide health benefits for their children. When BEST receives such a court or administrative order, we are required to determine if you are eligible for FEHB, and if so, whether you are enrolled in a self and family plan that provides benefits in the location where the child/children live. Depending on the results of these determinations, BEST is required to take a number of steps to ensure the child/children are covered, the proper parties are notified, and your records are maintained and appropriately flagged.

If we determine you are enrolled in a self-only plan, no plan, or a plan not providing coverage for your child/children in the location they reside, we will contact you by letter and give you the opportunity to provide proof that you have private health insurance for your child/children or give you the opportunity to choose an appropriate self and family plan. If you fail to do so within 30 days, our office will automatically enroll you in Blue Cross/Blue Shield family option, and notify you of your new enrollment. We will then monitor your record to ensure appropriate coverage is continued.

Am I in the Wrong Retirement Plan?

Most employees are in the correct retirement plan, but there are still a few who are under the wrong retirement coverage. If you think you are in the wrong retirement plan, you are encouraged to take the "Self Identification Test for Employees" at <http://www.cpms.osd.mil/fas/benefits/fercca.htm>. If affected, the Federal Erroneous Retirement Coverage Corrections Act (FERCCA) may help you. FERCCA provides relief to employees who have been in or were covered under the wrong retirement plan for three years of service after 31 Dec 86. It can help employees by possibly providing an opportunity to choose another retirement plan; providing reimbursement for certain out-of-pocket expenses paid as a result of a coverage error; allowing certain changes in rules about how some of the government service counts toward retirement; and permitting employees to make-up Thrift Savings Plan contributions while also receiving make-up earnings on those contributions.

Employees serviced by the Air Force Personnel Center (AFPC) under "**Full Services**" should have received a letter regarding FERCCA entitlements and the appropriate procedures to follow. A copy of the letter is available by fax-back via the BEST telephone automated system, or our web page at <http://www.afpc.randolph.af.mil/dpc/BEST/fercca.htm>.

"**Limited Service**" employees (PACAF, USAFE, Lajes, 11th Wing, Tinker, Wright-Patterson, Robins, Hill and AIA) should have received information from their Civilian Personnel Flight (CPF) and should consult with their CPF for questions and assistance regarding FERCCA.

For more information, see the office of Personnel Management's web site at <http://www.opm.gov/benefits/correction>.

Do You Remember Federal Employees Health Benefits (FEHB) Premium Conversion?



FEHB Premium Conversion became effective in Oct 00. During that time, we sent all of our serviced employees a letter explaining the benefits and detriments of Premium Conversion. Employees were given an opportunity to waive participation in Premium Conversion by submitting a waiver form. Most employees chose to participate in Premium Conversion because of its benefits. Premium Conversion reduces an employee's taxable income by the amount of his/her health insurance premiums, enabling the employee to save on Federal income tax, Social Security, Medicare tax, and if applicable, State and local income tax. We hope you've seen the difference!

Premium Conversion, however, has some restrictions. This is where some employees are having problems. Many employees seeking to cancel or reduce their FEHB coverage have become quite angry or frustrated when advised they are ineligible to do so. Regrettably, we are unable to approve health benefit changes not meeting qualifications. *If an employee chooses to participate in Premium Conversion, an employee cannot change from*

Have You Paid Your Health Carrier's Membership Dues?

If you are enrolled in Mail Handlers Benefit Plan or another plan requiring membership dues, it is important you pay your membership dues on time. One of the conditions of the Mail Handler's plan is the enrollee must be a member of the National Postal Mail Handlers Union (NPMHU). If you fail to pay the required dues, your membership in the union will be terminated, resulting in your health benefits termination.

Basically, when our office receives the Union's termination notice, we are required to terminate your health benefits coverage. You may enroll in another plan from 31 days before to 60 days after receipt of the union termination. If your health benefits coverage terminates, you will be given a 31-day extension of coverage in which to enroll in another

self and family to self-only or cancel FEHB at any time without a qualifying life event. A qualifying life event is a term defined by the Office of Personnel Management to describe events deemed acceptable by the IRS that may allow Premium Conversion participants to change their health insurance enrollment or change their participation election for Premium Conversion outside of an open season. Some examples of qualifying life events are: (1) addition of a dependent, (2) birth or adoption of a child, (3) changes in entitlement to Medicare or Medicaid for the employee, the employee's spouse, or dependent, (4) change in work site, (5) change in your employment status or that of their spouse or dependent from either full-time to part-time, or the reverse, (6) death of their spouse or dependent, (7) divorce or annulment, (8) marriage, (9) loss of a dependent, (10) significant change in the cost or conditions of their spouse's health care coverage related to your spouse's employment, (11) start or end of an unpaid leave of absence by the employee or their spouse, or (12) start or end of the employee's spouse's employment. Enrolling in TriCare or TriCare Prime is not a qualifying life event that will allow an employee to reduce or cancel FEHB coverage.

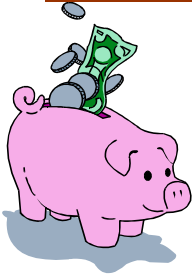
Employees wishing to waive participation in Premium Conversion can do so during any FEHB open season. Employees wishing to waive participation outside of an open season can do so only if they have a qualifying life event. The waiver form and additional information can be found on our homepage at <http://www.afpc.randolph.af.mil/dpc/BEST/menu.htm>, or via the fax-back index of the telephone automated system.



plan or to convert to a non-group plan. If you enroll after the 31-day extension but within the 60-day timeframe, you will have a gap in your FEHB coverage. However, as long as you re-enroll within the 60-day period, it will not affect your continuing coverage into retirement. If you do not enroll within the requirement timeframe, it can affect your continuing health insurance into retirement, as you must be enrolled in FEHB for five years prior to retirement or during your first opportunity to enroll.

Bottom-line, if you are enrolled in Mail Handlers or another plan requiring membership dues, you are encouraged to pay your dues on time. If you have questions regarding your plans' membership dues or need information about where to send those dues, you should consult with your plan.

Thrift Savings Plan (TSP) Open Season Election Process Changes!



The next TSP open season will run from 15 May - 31 Jul 01. This open season will include a number of new TSP changes and will provide a wonderful opportunity for employees to increase their retirement income. Not only will employees benefit from before tax savings (TSP contributions come out of your pay before taxes) and tax deferred earnings (the earnings are not taxed until you receive the money), but employees will also have the opportunity to invest amongst two new funds, the Small Capitalization Stock Index Investment (S) Fund, and the International Stock Index Investment (I) Fund, both available on **1 May 01**. This brings a total of five investment funds for employees to choose from, which also includes the Common Stock Investment (C) Fund, the Government Securities Investment (G) Fund, and the Fixed Income Investment (F) Fund.

Furthermore, newly hired employees will be eligible to enroll in TSP this open season. No longer will newly hired and rehired employees have to wait to enroll in TSP. (See page 4)

One of the significant benefits will include an increase in the contribution percentage employees may now invest. Employees covered by the Federal Employees Retirement System (FERS) will be able to contribute up to 11% of their annual salary, while employees covered by the Civil Service Retirement System (CSRS) will be able to invest up to 6% of salary. (See page 4 for more information)

Agency contributions, however, will remain the same. Newly hired FERS employees will continue to be ineligible to receive the agency's 1% or matching contribution until they have satisfied the normal waiting period, typically two open seasons.

MORE IMPORTANTLY, THE PROCESS OF COMPLETING YOUR TSP ELECTION WILL CHANGE.

From this point forward, you will contribute, change your contribution amount, or terminate your TSP contributions using the BEST web or telephone automated systems. You will complete your contribution allocation directly with the TSP Service Office.

For example, if you wanted to contribute 10% into TSP and invest it by placing 50% in the G - Fund, 25% in the I - Fund, and 25% in the F - Fund, you would access the BEST automated system and make your election by investing 10% into TSP. You will then access the TSP homepage at <http://www.tsp.gov> or the Thriftline at 1-504-255-8777 and

select your contribution amount as 50% in the G - Fund, 25% in the I - Fund, and 25% in the F - Fund.

If you are a new enrollee, your TSP contributions will be invested in the G-Fund until you select your contribution allocation with the TSP office. If you are currently enrolled, your TSP contributions will be invested in the funds you previously chose. If you are not changing your contribution amount, you will not need to make an election in the BEST automated system. **Starting 1 May 01**, you will simply change your contribution allocation, if applicable, directly with the TSP office.

The good news is contribution allocation changes can now be done as often as you like. You are no longer restricted to open seasons as you were in the past.

One thing to note is you will need to use your TSP PIN provided by the TSP office to access your TSP account through the TSP's homepage or the Thriftline. **(Continued Page 10)**

TSP Rates of Return



Have you reviewed TSP rates of return lately? On 9 Apr 01, rates of return were updated on TSP's homepage. The monthly C, F, and G Fund returns represent the actual total rates of return used in the monthly allocation of earnings to participant accounts. The returns are shown after deduction of accrued TSP administrative expenses, trading costs, and management fees. The C, F, and G Fund rates of return are shown below. Rates in () are negative.

	C Fund	F Fund	G Fund
Mar 2001	(6.33%)	0.51%	0.45%
<u>Last 12</u> Months	(21.63%)	12.61%	6.09%

If you are interested in changing the way your payroll deductions or your TSP account balance is invested, you can do so directly with the TSP service office. You change the investment of your payroll deductions via a "Contribution Allocation Request." This affects future money. If you are interested in changing the allocation of your existing money or rather your "account balance," you will need to do an Interfund Transfer. You can do so by completing an Interfund Transfer Request through the TSP homepage at <http://www.tsp.gov>, by calling the Thriftline at 1-504-255-8777, or by submitting the TSP- 50, Interfund Transfer Request, to the TSP address on the back of the form.

BREAKING UP IS HARD TO DO!

That's what one employee said when the attorneys started preparing the divorce agreement. His health insurance, life insurance, Thrift Savings Plan, even his retirement benefits were affected. Did you know this could happen to you? A court order related to a divorce or separation can divide a Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) annuity; divide a refund of CSRS or FERS employee retirement contributions; provide a survivor annuity payable upon the death of an employee or retiree; permit a former spouse to continue coverage under the Federal Employees Health Benefits (FEHB) program; require an employee or retiree to assign his or her Federal Employees Group Life Insurance (FGLI) coverage to a former spouse or child/children; award life insurance; or in certain cases, garnish your annuity to pay alimony or child support. In regards to the CSRS or FERS benefits, the court order must expressly direct the U.S. Office of Personnel Management (OPM) to pay a portion of the monthly CSRS or FERS benefits. The spouse's share must be stated as a fixed amount, a percentage or a fraction of the annuity, or by a formula whose value is readily apparent from the face of the order and information in OPM's files. Payments to a former spouse will end upon your death, unless you elect or the court order provides for a survivor annuity. If you elect a survivor annuity, he or she will continue to receive survivor payments for life, unless he or she remarries before age 55. However, if he/she was married to you for at least 30 years, benefits can continue even if there is a remarriage before age 55. If you are retired military and your military pay is subject to a court order awarding your former spouse a portion of the military retired pay, you cannot receive credit for the military service for CSRS or FERS without OPM continuing payment to the former spouse in the amount that he/she would receive if your military retired pay was continued.

There are two ways for a former spouse to continue health coverage. First, all former spouses are eligible for a Temporary Continuation of Coverage if they were enrolled under your self and family FEHB plan. Second, former spouses who are eligible for a monthly court-ordered benefit are eligible for Federal health insurance. You may want to review the FEHB Handbook available on OPM's homepage at <http://www.opm.gov/insure/handbook/fehb00.htm>. Your former spouse may receive your life insurance if you designate him/her as your beneficiary. Otherwise, you can assign some or all of your life insurance to your former spouse. If you assign your life insurance, you cannot change or cancel the assignment. A portion of your TSP benefits can also be affected if a valid court order requires it. If applicable, a copy of the court order should be sent to the Thrift Board.

It is typically, the responsibility of the former spouse or his or her attorney to send the court order to OPM and/or the Thrift Board for filing. However, you can always check on the status of your court ordered benefits by calling OPM at 202-606-0222 or TSP at 504-255-6000. If OPM does not have a record of your court order, you can send a facsimile to OPM at 202-606-7958, particularly when a garnishment is involved. For more information, please refer to RI 84-1, Court Ordered Benefits for Former Spouses, or RI 83-116, Handbook for Attorneys on Court-Ordered Retirement, Health Benefits, and Life Insurance. Both pamphlets are available on OPM's homepage at <http://www.opm.gov/retire/html/library/other.html>. You can obtain information regarding TSP benefits from TSP's homepage at <http://www.tsp.gov/forms/ibooklets.html>.

AUDITED!



No, not by the Internal Revenue Service, but you can be audited by BEST. If you complete a non-open season health benefits or life insurance election using the BEST automated system, you are subject to being audited. BEST conducts a 100% review of all life insurance election increases, and a 25% random review of all non-open season health benefits elections. Employees completing elections based upon permissible life events, such as marriage, birth of a child, divorce, loss of coverage, etc., will be audited and required to submit proper documentation to support the election within two (2) weeks of receipt of our letter. Employees are encouraged to obtain the proper documentation and to maintain it in their personal files.

If you are audited and you fail to submit the proper documentation, or the documentation does not support the type of action or the timeliness of the election, your election will be voided, the coverage terminated, and you may be subject to disciplinary or other types of action, as deemed appropriate. Employees who knowingly falsify information in the system to complete the election may be subject to disciplinary action up to and including removal. It is always better to be safe than sorry. For more information regarding non-open season elections and permissible life events, please see the Federal Employees Health Benefits Handbook, the Federal Employee Group Life Insurance Handbook, and the table of Permissible Events located on our homepage at <http://www.afpc.randolph.af.mil/dpc/BEST/menu.htm> under "health benefits" and "life insurance."

You Never Know the Day or the Hour

Have you recently gotten married or perhaps divorced? Have you had a birth of a child or grandchild? Is your parent growing older and more dependent upon you? Has one of your designees moved, past away, or perhaps is no longer a desired designee? If so, you may want to complete new designations of beneficiary. If you do not have a valid designation of beneficiary on file, your benefits will be paid in the order of law. If you have a valid designation on file, the benefits will be paid in accordance with the designation, providing there isn't a valid court order on file. If you completed your Federal Employees Group Life Insurance (FEGLI) designation of beneficiary before 17 Nov 86 and transferred to another agency before 17 Nov 86, your designation is invalid. Court orders are only valid if the CPF or BEST receives them after 22 Jul 98.

You can designate your FEGLI, unpaid compensation, Thrift Savings Plan, and your retirement contributions by completing beneficiary forms. All of the forms have been automated in a screen-fillable Adobe Acrobat software, and are available on the Office of Personnel Management's homepage at <http://www.opm.gov/insure/designations/index.htm>. You simply click on the form, type in your designations, and print it. It's a piece of cake! You should submit your Unpaid Compensation, FEGLI, and FERS beneficiary forms to your Civilian Personnel Flight (CPF). The CSRS and the TSP beneficiary forms should be sent to the address on the back of the forms.

If you have completed designations in the past but you want to change your beneficiaries, you must complete another form. If you want to return to the order of law, you must also complete another beneficiary form voiding all previous designations. Please refer to the Website above for more information regarding beneficiary forms, the order of law, and valid court orders.

Health Benefits Elections Are No Longer Needed

That's if you are already enrolled in the Federal Employees Health Benefits (FEHB) program, self and family coverage, and you get married or divorced, have the birth of a child, or death of a spouse. If you encounter one of these events, and your intent is to remain covered under your self and family plan, you will not need to accomplish another health benefit election. You will only need to notify your health benefits carrier, and they should take care of the enrollment of additional family members or the removal of those members no longer eligible. On the other hand, if you get married or have the birth of a child and you are enrolled in self-only coverage, you will need to complete your election in the BEST web or phone automated system to move from self-only to self and family coverage. Similarly, if you are enrolled in self and family coverage and you get divorced or have the death of a spouse and you have no other eligible family members, you will need to complete your election in the automated system to enroll in self-only coverage.

Have You Checked Your LES Lately?

If not, you should. Some employees fail to review their Leave and Earnings Statement (LES) because their pay remains the same from pay period to pay period. Many employees assume everything is okay. However, this is not always the case. We encourage you to review your LES every pay period, particularly if you make an election in one of the BEST automated systems. It is your responsibility to ensure the election took place, and the proper deductions are coming out. If you notice a problem, you should contact a benefits counselor by calling 1-800-997-2378 or 527-2378 within the San Antonio area, and a counselor will be happy to research the issue and take care of the problem. Counselors are available Monday - Friday, from 7 A.M. - 7 P.M. CST.

Drinking and Driving Doesn't Pay

Did you know if you had an accident caused by alcohol or drug influence and you died or were dismembered that your accidental death and dismemberment benefits would not be paid under the Federal Employees Group Life Insurance (FEGLI) program? It's true. Besides the usual liabilities you are subject to, it can affect the benefits you or your designee receives from your FEGLI coverage. According to the Office of Federal Employees Group Life Insurance (OFEGLI) and the Office of Personnel Management Benefits Administration Letter 00-226, OFEGLI does not consider an accident caused by influences of drugs and/or alcohol to be accidental. As a result, accidental death and dismemberment benefits that are typically covered under FEGLI's Basic and Option-A coverage will not be paid. This is another reason why drinking and driving just doesn't pay!



CALENDAR OF EVENTS

SPECIAL EVENT

TSP Open Season
15 May 01 - 31 Jul 01

SPECIAL EVENT

Contribution Allocation
Directly To TSP
1 May 01

SPECIAL EVENT

S- Fund and I- Fund Become Available
1 May 01

SPECIAL EVENT

TSP Legislation Takes Effect
15 May - 31 Jul 01

It's Hereeee - Subscriber Service!

(Continued from page 1)

If you do not have a computer or Internet access from home or work, you can obtain our newsletter via the fax-back system available through the BEST telephone-automated system. You will simply call the telephone- automated system at 1-800-997-2378 or 527-2378 if calling within the San Antonio area. Once you reach the main menu, you will press "6" for fax-back documents, order the fax-back menu, and then select the menu option for the current newsletter.

We will notify the Civilian Personnel Flights (CPFs) via an "All CPF E-mail" when we have completed and posted a new newsletter. The CPFs will in turn notify the organizations the newsletter has been placed in the fax-back system and is available on the homepage.

Those employees who have subscribed to the newsletter will automatically receive the newsletter via the E-mail.

We hope you will like the new service.

TSP Open Season

(Continued from page 7)

Your TSP PIN is different than your BEST PIN. If you do not know your TSP PIN, you can obtain a new one within 10 business days by accessing TSP's homepage or the Thriftline.

To contribute, change your contribution amount or terminate your contributions, you will access the BEST web or telephone automated system. You can access the telephone system by calling 1-800-997-2378 or 527-2378 if calling within the San Antonio area.

You can access the web automated system at http://www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm. If you have not accessed the web system before, you will need to establish your User-Id and password by clicking on the "Civilian" button located at the bottom of the login page. For further information, please see our article entitled "How to Access the Telephone and Web Automated System" at <http://www.afpc.randolph.af.mil/dpc/BEST/automated.htm>.

Once you complete your election in the BEST telephone or web automated system, you can verify your election in the

personal information area of the TSP module. If the election does not meet your intended desire, you can always change or cancel the election up until the time the election becomes effective or the open season is closed, whichever is first. **Once the election is effective, even if the open season is not closed, you are not eligible to complete another election.**

For more information regarding the TSP program, the new TSP changes, or investment information, please refer to the new TSP Booklet, "Summary of the TSP for Federal Employees" located on TSP's homepage at <http://www.tsp.gov/forms/ibooklets.html>. You may also speak with a benefits counselor to address your questions or obtain additional information. You can do so by calling the BEST telephone system at 1-800-997-2378 or 527-2378 if calling within the San Antonio area. Overseas employees should call toll-free by dialing the AT&T or MCI direct access number for the country you are calling from. Counselors are available Monday - Friday, from 7 A.M. - 7 P.M. Central Standard Time.